

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Wendy L. Kuhn
Debtor

Case No. 18-05151-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Jul 14, 2021

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 16, 2021:

Recip ID	Recipient Name and Address
db	+ Wendy L. Kuhn, 1281 Hill Street, York, PA 17403-3308
cr	+ PINGORA LOAN SERVICING, LLC, 5151 Corporate Drive, Troy, MI 48098-2639
5138918	Ebay MC SYNB, P.O. Box 9600800, Orlando, FL 32896-0080
5138919	+ Encore, 400A Roger Road, P.O. Box 3330, Olathe, KS 66063-3330
5138920	Flagstar Bank, P.O. Box 660263, Dallas, TX 75266-0263
5387446	+ Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
5387447	+ Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037, Freedom Mortgage Corporation, 10500 Kincaid Drive Fishers, IN 46037-9764
5138923	+ OSS Health, P.O. Box 12584, Philadelphia, PA 19151-0584
5138924	Pennsylvania Department of Revenue, Bureau of Compliance, Dept. 280946, Harrisburg, PA 17108-0946
5159448	+ Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
5138928	Wellspan Lab, Americollect, Inc., P.O. Box 1505, Manitowoc, WI 54221-1505
5138929	Wellspan York Hospital, Americollect Inc., P.O. Box 1505, Manitowoc, WI 54221-1505

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5138913	Email/Text: ebn@americollect.com	Jul 14 2021 18:45:00	Americollect, P.O. Box 1690, Manitowoc, WI 54221
5138914	Email/PDF: MarletteBKNotifications@resurgent.com	Jul 14 2021 18:44:18	Best Egg, P.O. Box 5493, Carol Stream, IL 60197-5493
5138916	EDI: WFNNB.COM	Jul 14 2021 22:43:00	Commenity Bank - Wayfair, P.O. Box 659617, San Antonio, TX 78265-9617
5138917	EDI: DISCOVER.COM	Jul 14 2021 22:43:00	Discover, P.O. Box 6103, Carol Stream, IL 60197-6103
5140457	EDI: DISCOVER.COM	Jul 14 2021 22:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5138921	EDI: IRS.COM	Jul 14 2021 22:43:00	Internal Revenue Service, Bankruptcy Section, P.O. Box 7346, Philadelphia, PA 19101-7346
5138915	EDI: JPMORGANCHASE	Jul 14 2021 22:43:00	Chase - Amazon, P.O. Box 15548, Wilmington, DE 19886
5151146	Email/PDF: resurgentbknofications@resurgent.com	Jul 14 2021 18:44:18	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5138922	+ Email/Text: unger@members1st.org	Jul 14 2021 18:45:00	Members 1st Credit Union, 5000 Louise Drive, Mechanicsburg, PA 17055-4899
5161018	EDI: PRA.COM	Jul 14 2021 22:43:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5139359	+ EDI: RECOVERYCORP.COM	Jul 14 2021 22:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5162724	+ Email/Text: cashiering-administrationservices@flagstar.com	Jul 14 2021 18:45:00	Pingora Loan Servicing, LLC, c/o Flagstar Bank,

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			5151 Corporate Drive, Troy MI 48098-2639
5143684	Email/Text: cashiering-administrationservices@flagstar.com	Jul 14 2021 18:45:00	Pingora Loan Servicing, LLC, c/o Flagstar Bank, 5151 Corporate Drive, Troy, Michigan 48098-2639
5160111	EDI: Q3G.COM	Jul 14 2021 22:43:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
5138925	EDI: RMSC.COM	Jul 14 2021 22:43:00	Synchrony Bank - Mattress Warehouse, P.O. Box 960061, Orlando, FL 32896-0061
5138926	EDI: RMSC.COM	Jul 14 2021 22:43:00	Synchrony Bank - Wolf Furniture, P.O. Box 960061, Orlando, FL 32896-0061
5138927	EDI: TFSR.COM	Jul 14 2021 22:43:00	Toyota Financial, P.O. Box 371339, Pittsburgh, PA 15250
5401676	EDI: BL-BECKET.COM	Jul 14 2021 22:43:00	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
TOTAL: 18			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 16, 2021 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 14, 2021 at the address(es) listed below:

Name	Email Address
Chandra Marie Arkema	on behalf of Creditor PINGORA LOAN SERVICING LLC carkema@squirelaw.com, tuhawkeye@msn.com
Craig A. Diehl	on behalf of Debtor 1 Wendy L. Kuhn cdiehl@cadiehlhllaw.com jhanawalt@cadiehlhllaw.com;r51336@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor Toyota Lease Trust bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Toyota Lease Trust bkgroup@kmlawgroup.com
United States Trustee	

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ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

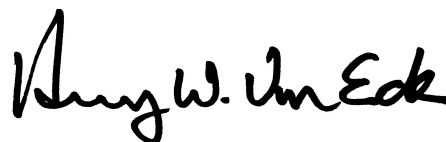
Debtor 1	Wendy L. Kuhn	Social Security number or ITIN	xxx-xx-0144
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Middle District of Pennsylvania			
Case number:	1:18-bk-05151-HWV		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Wendy L. Kuhn

7/14/21**By the
court:**

Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: Christina Kovach, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.